Kindly amend claims 21, 146, 147, 148, 149, 150, 151, 152, 153, and 154 as follows:

21. (Amended) A mobile electronic commerce system for paying a required amount via wireless communication, and comprising: an electronic wallet that includes wireless communication means, the electronic wallet for receiving a product or a service, or a required permission, from a supply side,

wherein said electronic wallet holds an electronic payment card that serves as an electronic payment card program, and employs said electronic payment card when paying said required amount for said product or said service that is received form said supply side; and

wherein, via said wireless communication means, said electronic wallet and said supply side perform a settlement process that is associated with said payment;

said electronic wallet [defined in claim 9;] <u>further including</u> –

electronic payment card settlement means;

electronic telephone card settlement means;

electronic ticket examination means;

service provision means;

settlement processing means;

payment card issuing means;

telephone card issuing means; and

ticket issuing means.

146. (Amended) [A recording medium, on which a] The system set forth in claim 28 wherein the control program for said central processing unit of said electronic wallet [defined in claim 28] is stored in a form readable by a computer.

147. (Amended) [A recording medium, on which] The system set forth in claim 29 wherein a control program for said central processing unit of said electronic

payment card settlement means [defined in claim 29] is recorded, in a recording medium, in a form readable by a computer.

- 148. (Amended) [A recording medium, on which] The system set forth in claim 32 wherein a control program for said central processing unit of said electronic telephone card settlement means [defined in claim 32] is recorded, in a recording medium, in a form readable by a computer.
- 149. (Amended) [A recording medium, on which] The system set forth in claim

  33 wherein a control program for said central processing unit of said electronic ticket examination means [defined in claim 33] is recorded, in a recording medium, in a form readably by a computer.
- 150. (Amended) [A recording medium, on which] The system set forth in claim 34 wherein a processing program for said computer system of said service providing means [defined in claim 34] is recorded in a form readable by a computer.
- 151. (Amended) [A recording medium, on which] The system set forth in claim 35 wherein a processing program for said computer system of said settlement processing means [defined in claim 35] is recorded in a form readable by a computer.
- 152. (Amended) [A recording medium, on which] The system set forth in claim 36 wherein a processing program for said computer system of said payment card issuing means [defined in claim 36] is recorded in a form readable by a computer.
- 153. (Amended) [A recording medium, on which] The system set forth in claim 37 wherein a processing program for said computer system of said telephone card issuing means [defined in claim 37] is recorded in a form readable by a computer.